Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 For this project you will be building up some of your financial literacy! You are going to conduct your own research to help gain a better understanding of banking.

 Work through the following questions, use them as a guide to help build a report which you will hand in.

1. Pick a bank (use yours if you have an account). Pick an account with the bank that you would like to have, or already have.
	1. Name the bank and type of account
	2. Define each of the terms below and provide information on what the account you chose has in regards to each
		1. Fees
		2. Limits
		3. Penalties
		4. Rewards
2. Explain the difference between:
	1. A chequing and a savings account
	2. A youth and a regular account
3. Define the following terms:
	1. Overdraft
	2. Hold (on funds)

**Plagiarism Policy** – Any project that has been simply copy and pasted from the website will not be accepted. The essence of research is that you develop the ability to analyze the information and summarize what you have learned in **your own words**. You will be asked to redo the assignment if you simply hand in a verbatim copy of online information.

**Assessment rubric**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Learning Goal** | **NR** | **Beginning**  | **Developing**  | **Accomplished** | **Exemplary** |
| I can conduct research and find out about the basics of banking | No response | I can provide basic definitions or explanations for some of the questions | I can provide basic definitions or explanations for most of the questions | I can provide detailed definitions or explanations for most of the questions | I can provide detailed definitions or explanations to all of the questions |